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Dated: May 28, 2002

Signature:   
(Paul C. Craane)

Docket No.: 29757/P-686  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Binh T. Nguyen, et al.

Application No.: 10/085,779

Filed: February 28, 2002

For: **ELECTRONIC PAYOUT  
ADMINISTRATION METHOD AND  
SYSTEM**

Group Art Unit: 3713

Examiner: Not Yet Assigned

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**INFORMATION DISCLOSURE STATEMENT (IDS)**

Commissioner for Patents  
Washington, DC 20231

Dear Sir:

Pursuant to 37 CFR 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed within three months of the U.S. filing date. No certification or fee is required.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 13-2855, under Order No. 29757/P-686/US. A duplicate copy of this paper is enclosed.

Dated: May 28, 2002

Respectfully submitted,

By 

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